

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Krystal Archer

Debtor(s)

Case No. 15-10693

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2015.
- 2) The plan was confirmed on 06/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/01/2016.
- 5) The case was dismissed on 11/04/2016.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,250.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,475.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,475.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$155.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$155.48**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	2,648.20	1,100.00	1,100.00	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Unsecured	8,950.00	9,533.72	9,533.72	0.00	0.00
DIRECTV	Unsecured	440.00	439.97	439.97	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,213.00	6,213.96	6,213.96	3,320.02	0.00
INTERNAL REVENUE SERVICE	Unsecured	7,117.18	11,127.72	11,127.72	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	250.00	250.00	0.00	0.00
NTL ACCT SRV/FIFTH THIRD BANK	Unsecured	617.00	NA	NA	0.00	0.00
SONNENSCHN FNL SVCS/ST JOHAN	Unsecured	1,298.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC/COMCAST	Unsecured	528.00	NA	NA	0.00	0.00
FIRST PREMIER	Unsecured	544.00	NA	NA	0.00	0.00
IC SYSTEM INC/COMED	Unsecured	2,240.00	NA	NA	0.00	0.00
MAGE & PRICE/BERGAMINI JEROM	Unsecured	249.00	NA	NA	0.00	0.00
MBB/DUPAGE VALLEY ANESTHESIO	Unsecured	159.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	13,780.00	NA	NA	0.00	0.00
DYNAMIC RECOVERY SOLUT/SUMM	Unsecured	291.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO /SPRINT	Unsecured	827.00	NA	NA	0.00	0.00
ARS INC/TCF BANK	Unsecured	854.00	NA	NA	0.00	0.00
BERKS CREDIT & COLL/MIDWEST C	Unsecured	180.00	NA	NA	0.00	0.00
CB/DOTS & VICTORIAS SECRET	Unsecured	1,229.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	1,701.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	32,938.00	23,656.58	23,656.58	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	36,225.67	36,225.67	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,213.96	\$3,320.02	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,213.96</b>	<b>\$3,320.02</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$82,333.66</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$155.48</u>
Disbursements to Creditors	<u>\$3,320.02</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,475.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/09/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.